



Charitable Gift Annuities produce an income stream for retirement and help you do immeasurably more for Christ with what you have been given.

HOW DOES A CHARITABLE GIFT ANNUITY WORK?

If you are 65 or older, a Charitable Gift Annuity (CGA) is a great option to create a fixed income stream for life and give to the Lord's work. Opening a CGA is easy—simply make a tax-deductible gift of \$10,000 or more in cash or securities in exchange for a non-revocable gift annuity agreement. You'll then receive payments—either monthly, quarterly, or annually—and part of your payments will be tax free. Your fixed payment rate is determined by your age at the time you open your annuity. When you pass away, the remaining balance in your CGA is given to the ministries you choose.

GIFT ANNUITY OPTIONS

- Single-Life: Pays a fixed amount for the lifetime of one person
- Two-Life: Pays a fixed amount for the lifetime of two people
- Immediate: For current income, you can start receiving payments as early as the year in which you make your gift
- Deferred: If you'd rather receive income at a fixed date in the future, you may establish a deferred CGA. When you open a deferred gift annuity, you'll receive your charitable deduction right away, but payments won't begin until a future date you designate. You must be 55 or over to establish a deferred CGA, and payments must be deferred until you reach a minimum age of 65.

HOW TO ESTABLISH A GIFT ANNUITY

You can gift several types of assets in exchange for a charitable gift annuity. Assets like:

- Cash
- Stocks
- Mutual funds
- Bonds
- Other appreciated securities

HOW TO GET STARTED

Contact the customer care team at Orchard Alliance for any questions and to get started.

You can also visit orchardalliance.org/charitable-gift-annuities for more information.